

Comments on Statement of Reasons for Allowance

Applicants have received the Examiner's Statement of Reasons for Allowance with the March 7, 2008 Notice of Allowance and Allowability regarding the above-identified application. Entry of the Statement into the record should not be construed as any agreement with or acquiescence to the reasoning stated by the Examiner. Each of the claims stands on its own merits and is patentable because of the subject matter it recites.

It is unclear to the Applicants what the terms "financial credit" and "not applied for" mean in the context used by the Examiner. While a credit or loan is within the range of financial products offered under the claims, other, non-credit products are also available as contemplated in the claims. Also, with reference to the "not applied for" point made by the Examiner, the claims do not recite anything having to do with whether a financial product was previously applied for. The claims contemplate a review or qualification process for a financial product that occurs during a customer transaction: where the customer qualifies for the financial product, the customer is notified of the offer for that product.

The Examiner's Statement was not prepared by Applicants and only contains the Examiner's possible positions in one or more reasons for allowability. Thus, any interpretation with respect to the Examiner's Statement of Reasons for Allowance should not be imputed to the Applicants.

The Applicants would like to further clarify illustrative language found in the file history, in Applicants' Response of 10/23/2007 at page 14. Applicants' illustrative description of "an application for credit while the customer is conducting an online transaction unrelated to the application for credit" is descriptive of Claim 1 and highlights a difference between the art of

record and Claim 1. As mentioned above, other claims contemplate the offer of other financial products beyond credit or loans.

Remarks

I. Introduction

Claims 1, 4, 6-54, 57-69, and 71-73 are pending in the application. By this amendment, claims 1, 4, 8, 16, 18, 21, 32, 42, 43, 51, 54, 57, 64, 67, 69, 71, and 73 are amended to correct typographical, grammatical, or other formal matters without changing the scope of the claims, in accordance with MPEP § 714.16. No new matter has been added by this amendment.

II. Request for Clarification

Page 1 of the Notice of Allowability lists claims 1, 4, 6-54 and 67-73 as allowable, however, claim 70 is not pending and pending claims 57-66 are not listed by the Examiner. The Statement of Reasons for Allowance references independent claim 57 as allowable, and claims 58-69 depend from independent claim 57. Applicants therefore believe the Examiner intended for all pending claims to be cited as allowable.

III. Conclusion

Applicants submit that this application remains in condition for allowance. Should the Examiner believe that anything further would be desirable or necessary to place this application in even better condition for allowance, the Examiner is invited to contact Applicants' undersigned representative at the telephone number listed below.

Dated: April 24, 2008

Respectfully submitted,

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